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## ESSAY

# The United States in the 1990s: The Impact of Age & Diversity

By Glenn R. Miller

## Introduction

As the United States entered the 1990s, many socio-economic changes were taking place nationwide that will have a long-term impact on American society. An article in *The Futurist* magazine in the summer of 1990 identified nine forces that were reshaping America (table #1). Two of the nine forces, the graying of America and the American Mosaic will be highlighted in this article, with a particular emphasis on their impacts on the state of Massachusetts.

**TABLE 1.**  
**NINE FORCES**  
**RESHAPING AMERICA**  
*by the United Way Strategic Institute*

1. The Maturation of America
2. The Mosaic Society
3. Redefinition of individual & Societal Roles
4. The Information Based Economy
5. Globalization
6. Personal & Environmental Health
7. Economic Restructuring
8. Family & Home Redefined
9. Rebirth of Social Activism

Source: *The Futurist*,  
July-August, 1990.

## The Graying of America

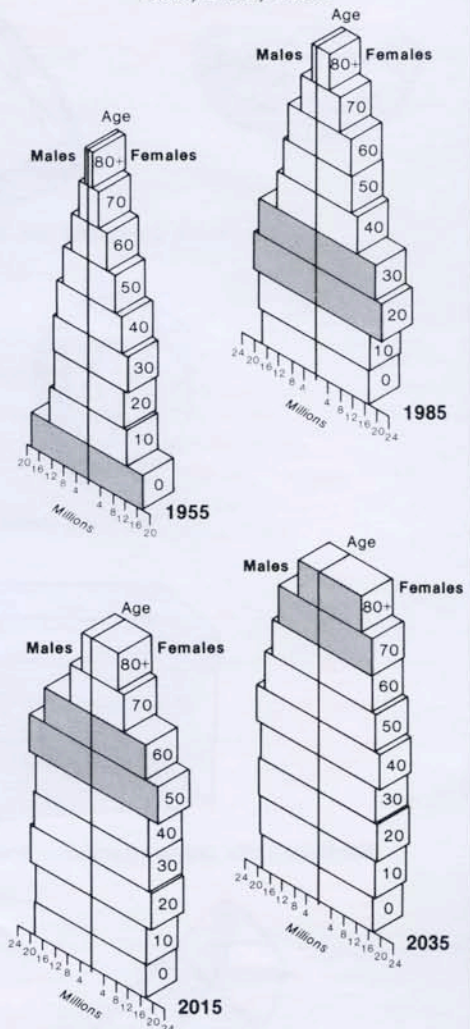
One of the most evident forces of change in America is the maturation, or "graying," of the nation's population (figure 1). This is due primarily to the increased life expectancy in the US and the declining birth rate in America. Another major contributing factor is the "Baby Boom" generation, those born in the US between 1946 and 1964. The eighty million Baby Boomers comprise close to one-third of the total US population and 54% of the total labor force. The rather unpleasant metaphor that has been used to describe their impact on American society is like that of "a pig in a python." As a python digests its food whole, a bulge first appears at the head of the python and slowly works its way through the length of the snake.

Similarly, the Baby Boom bulge which first appeared in the late 1940s is working its way through the life cycle. The first impact that Baby Boomers had on society was the tremendous demand for baby products, such as infant formula, diapers, baby furniture, and toys. About a half a decade after their initial impact there was a growing need for elementary school classrooms, soon to be followed by increased demands for classrooms in junior highs and a few years later in senior highs. In the mid-1960s, Baby Boomers made their presence known at American colleges and universities. They triggered the greatest growth period in American higher education. Now that the "Boomers" are approaching middle-age, the median age in the United States reflects their impact. As of the 1990 US Census of Population, the median age in the US was 32.9 years, compared to 33.6 years old for the state of Massachusetts and 34.2 in the Northeast. These are all-time high figures and double the median age as of the first US Census in 1790. Massachusetts ranks in the top ten states in percentage of its population sixty-five or older, with 13 percent being senior

citizens. This figure would be even higher if it were not for Massachusetts' extremely large influx of college students.

Most Baby Boomers have married, if they plan to do so, and many of the Baby Boom females have now gone through

**Figure 1.**  
**Age Composition of U.S. Population, 1955, 1985, 2015, 2035.**



Source: Bureau of the Census

Shaded bars represents  
baby boom generation



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their prime child-bearing ages. The result of this important life phase is the "Baby Boomlet" or the "Echo Effect." Even though the birth rate in the US continues to decline, millions of babies were born in the past decade due to the sheer size of the Baby Boom female population. Some of the elementary schools that closed a decade or two ago have had to reopen to accommodate this "mini-boom." In a few years, high schools and colleges will also experience the "Boomlet's" impact.

Colleges, too, have had to adjust to the aging population. For the first time in US history the number of senior citizens, those greater than sixty-five, outnumber the teenage population. The "traditional" college-age population, ages 18-22, is now quite small. Colleges have targeted older students to fill classroom voids. People who took jobs or started families immediately after high school are now in their thirties and forties and are entering college for the first time. Also, many students who pursued bachelors degrees following high school are returning to college for graduate degrees and additional certifications. It is no longer unusual to observe grandparents and senior citizens in the college classroom, or to have students that are older than the professors.

The workplace must also adjust to accommodate the older population. More flexible work schedules will be needed and retirees might be coaxed into returning to fill voids on a part-time, or even full-time basis. The typical retirement age will likely be extended due to fewer workers entering the workforce. Also, as more jobs are now in the tertiary or service sector of the economy, workers can stay on longer because the "white collar" jobs of the service sector are not as physically taxing as are the "blue collar" jobs which used to dominate the workforce. Given the increased life expectancy mentioned earlier, and with some professions allowing pensions after twenty-five or thirty years of service, it is likely that many workers will now have two careers. *The Futurist* predicts that many middle-age workers will start their own firms as promotions are limited because of the Baby Boom bulge and the down-scaling of manage-

ment in many firms due to the recent lengthy recession. Another reason for the "glut" among Baby Boom workers is the fact that their generation is the first to have the majority of its women in the paid labor force. Male workers now not only have to contend with competition among themselves, but also with the women of their generation. Fewer than three out of ten women were in the paid labor force in 1950. Today fifty-five percent of all women and two-thirds of the Baby Boom women are in the paid labor force. This fact alone has brought about tremendous changes in American society with its dual career households, more independence among women; and childcare has become one of the critical issues of the workplace.

Marketing has also reflected the impact of the Baby Boomers. Given that both spouses in most Baby Boom marriages work, stores have had to open more days and stay open longer hours. Another major change in retailing over the past two decades is the increased size of stores and shopping centers. Given limited time to shop, people increasingly want more one-stop shopping and utilize more multi-purpose trips. In addition to making retail purchases at many of the super regional shopping malls, one can also dine, conduct banking, workout at a fitness center, take in a movie, visit a medical center, and perhaps even attend a religious service.

Additionally, a rapidly increasing percentage of retail sales are now made through mail-order catalogues, telemarketing, and shopping channels on television. Out-of-store retail sales in 1985 were only fourteen percent of all sales. Some experts predict by 1995 that one-third of all retail sales will occur through the direct marketing avenues just mentioned! Many people no longer have the time to do traditional shopping in stores. Speaking of time constraints, not many inventions have been adopted more quickly or more extensively than the microwave oven. Well over half of all households in the US now have microwave ovens. Fifteen years ago hardly any American household had a microwave. Given today's work schedules, people can no longer afford to spend hours preparing meals and

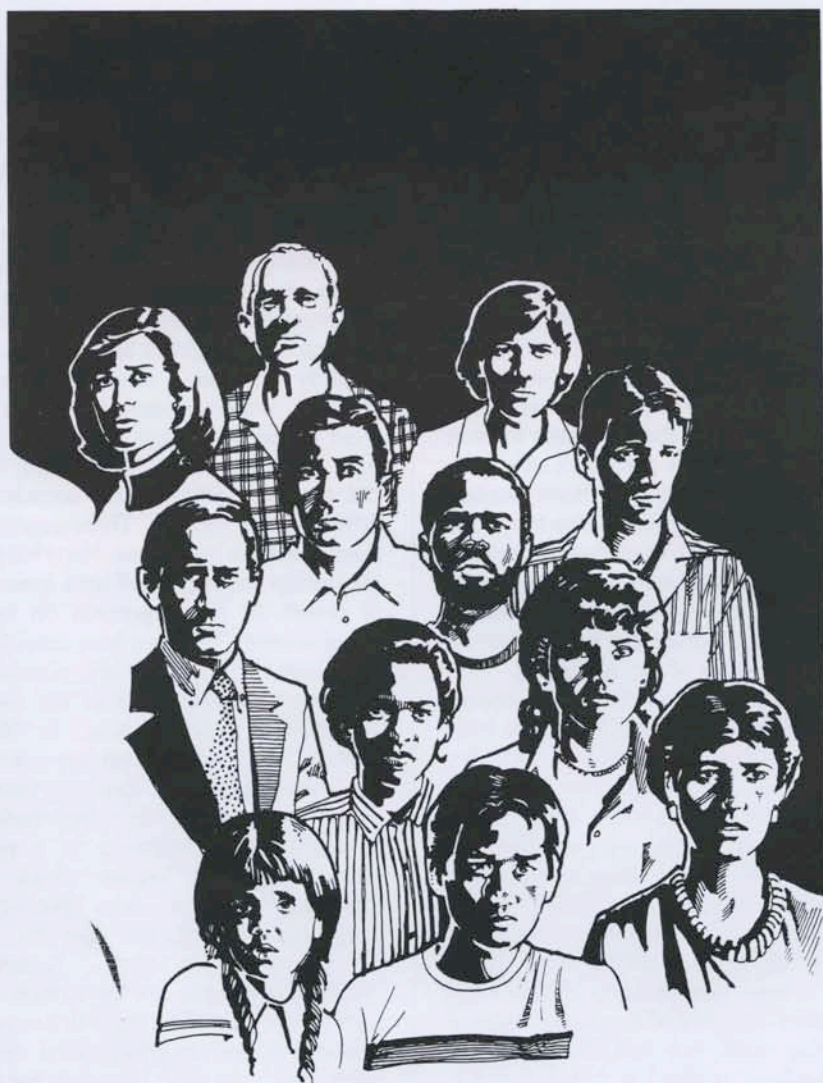
microwaves have become a necessity.

America's senior citizens are also affecting society beyond their impacts on the labor force mentioned earlier. Currently senior citizens comprise one-eighth of the US population. Many can expect to live well into their eighties and nineties. The majority of today's senior citizens are relatively wealthy compared to this segment of the population in the past. They have sizeable incomes from several financial sources. Social security accounts for 40% of their income. Three-quarters of them own their own home. Many have ample savings and about half have some kind of private or public pension on top of social security. Tensions have mounted in some areas with large elderly populations over the different needs of the various generations within society. In Massachusetts, many Proposition 2½ overrides fail when older voters, many on fixed incomes, come to the polls in large numbers to vote against increases in a town's educational budget. Younger couples with school-age children often want these educational budget overrides to pass. Young adults are finding themselves "fighting" their parents' generation. It is ironic then, that some Baby Boomers are responsible for tri-generational households. Not only must they care for their children, but their parents too. This is putting a tremendous strain on the budgets of many Baby Boomers.

One of the biggest concerns in the United States, especially among the elderly, is the skyrocketing cost of health care. As life expectancy increased, so has the rate of many chronic diseases. Although the heart disease death rate is on the decline, it is still, by far, the leading cause of death in the US. Cancer, the second leading cause of death in the US, is on the rise. Chronic diseases account for the majority of deaths in the US and will likely increase as well. Chronic diseases often require extensive treatments and can be extremely expensive to treat. As the population of senior citizens in the United States grows there is greater need for more medical clinics, hospitals, and convalescent homes.

While health problems exist for some, a





large number of affluent senior citizens retire to the "Sunbelt" or other amenity region, such as Cape Cod or the coast of Maine, to enjoy their senior years in an attractive environment. Retirement migration increases local spending and broadens the tax base of communities receiving the elderly. By stimulating the economies of the areas where they move, the elderly are paying their way as far as needed services are concerned. Although some communities worry about the costs of medical and social needs of the elderly, the largest share of medical costs are paid by federal programs. The taxes generated by senior citizen spending essentially offsets other public costs. Florida, the nation's leading retirement state, is the big winner. The "Sunshine State" was expected to receive a net gain of five billion dollars from retirees moving there between 1985 and

1990. Arizona was second with a projected net gain of just over one billion dollars. Eight of the other ten states expected to see net gains of \$100 million or more were Sunbelt states. But when you have some states that are net revenue gainers with the influx of elderly, you must also have others that are net losers as the affluent elderly depart. New York state was expected to lose almost three billion dollars due to elderly outmigration and Illinois was projected to lose 1.2 billion dollars. The thirteen states with the greatest predicted losses were in the "Rustbelt," i.e., the Northeast and Midwest sections of the United States. Massachusetts was expected to experience the seventh greatest loss in elderly revenue.

One of the big concerns looking to the future is what will American society be like

in the years following 2010 when the first Baby Boomers reach the bench-mark retirement age of sixty-five. They will have smaller populations to support them than do the current senior citizens. Fewer people will be paying into Social Security and more people than ever before will be drawing from it. Will uncontrolled health care costs continue to sap the nation's economy? According to Carol De Vita, co-author of report recently issued by the Population Reference Bureau, "The Baby Boomers are going to put quite a squeeze on our social institutions" and there will be a "tug of war" between meeting the needs of the old Boomers and the needs of younger working Americans. Bob Greene, the renown Chicago columnist, was not quite as diplomatic as was De Vita. He wrote that "younger Americans will be looking upon the old Boomers as non-productive leeches who are screwing up the quality of life just by staying alive." Stay tuned!

## The American Mosaic

The second obvious trend, both nationwide and locally, is the increasing ethnic diversity. America has long been considered a "melting pot," but in the past the "pot" was largely a mixture of white ethnic groups. Today, as reflected by the 1990 Census, the "pot" is receiving large numbers of people of color, mostly Hispanics, Asians, and blacks. Incidentally, the term preferred by the author to describe the increasing ethnic diversity is that American society is more like a "tossed salad" or "mosaic," rather than a "melting pot." The "melting pot" term seems to imply a loss of individual identity of those being "melted" into the pot's conglomeration. This does not happen in American society. Whereas, the terms "tossed salad" and "mosaic" imply the retention of the uniqueness of the contributing elements that make up the composite whole. This is more reflective of the American cultural landscape.

The Hispanic population in the US grew by more than one-third in the 1980s and now accounts for 8 percent of the nation's total population. Hispanic population growth is five times the rest of the nation's



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growth, and more than half of all Hispanics live in California and Texas. It is predicted that between 1985 and the year 2000 the American Hispanic population will increase 56 percent. Twelve and one-half percent of the total US population will be Hispanic as the US enters the twenty-first century. Massachusetts ranks twelfth overall in Hispanic population. The Asian population in the US is expected to jump a whopping 76 percent between 1985 and 2000, with the East Coast and West Coast receiving the majority of Asians. Close to four percent of the total population will then be Asian. Black population is expected to rise nine percent in the same time interval and account for 13.3 percent of the total US population. Massachusetts ranks in the top half of all states in terms of number of black residents.

Most of the population growth in the past decade, in both Massachusetts and the nation, is through immigration, and not by the rate of natural increase (births minus deaths). The recent immigrants to America are not only noted for their difference in skin pigmentation, but also their differences in language. For many recent immigrants, English is, at best, their second language. There is a growing movement in the US to establish English as the official language of individual states, as well as the country as a whole. So far, seventeen states have passed state constitutional amendments designating English as their official language. Fourteen of these states passed these amendments in the 1980s. Some of the states with the largest Hispanic populations have passed these language amendments, including California, Colorado, Florida, and Arizona. Massachusetts, in the near future, is not likely to pass an amendment designating English as its official language, although the issue has been presented to the state legislature.

Even though several states enacted laws designating English as their official language, minorities gained in political influence in the 1980s. Several major cities elected black mayors for the first time. Among those cities that elected black mayors in the 1980s are New York, Los Angeles, Chicago, Philadelphia, Detroit,

and Atlanta. Recently, Virginia elected its first black governor.

It should be noted, too, that women gained in political influence in the 1980s, adding to the mosaic of our society. The 1980s saw females elected as mayors of Houston and San Francisco, and the Democratic Party's candidate for Vice President in the 1984 election was female. At the state level, the Democratic candidate for Lieutenant Governor of Massachusetts in 1990 was female. At the local level, a female was elected as one of the Plymouth County Commissioners and the towns of Bridgewater and Raynham elected their first ever female "selectmen." It was the decade of the 1980s that also saw Bridgewater State College appoint its first female president in its 150 year history. The 1990s will most likely show an acceleration of this trend as reflected by the highlighting of female candidates at the 1992 National Democratic Convention.

Another major change in American society that added to its diversity is the changing household structure. While it is common to think of "household" and "family" as identical, statistically they are different. Households can include unrelated individuals, while a family consists of groups of individuals related by blood, marriage, or adoption. The days where most households were like "June and Ward Cleaver" are behind us. Today, "traditional" households, married couples with children, account for only 26 percent of the nation's 93.3 million households. This is 5 percent less than in 1980, and 15 percent less than in 1970. If the 26 percent figure seems low, remember that families with children under 18 years of age represent only part of the family life cycle. The statistics reflect all families and households, including those of single people, older couples whose children have left home, etc. The high divorce rate in the US is a contributing factor to the growing number of households, along with the fact that people are marrying later in life or not marrying at all. In 1990 only 73 percent of all children lived in two-parent households, compared to 87 percent who did in 1970. While the numbers of households has risen sharply, the average

household size in the United States has sharply declined from 3.37 persons in 1950 to 2.6 in 1990. This reflects the increase of DINKS (Double Income, No Kids), adults both old and young living alone, and single-parent, as well as other types of households.

One-fourth of the babies born in 1990 were born to single women. In the late 1980s, three-quarters of first births among black women occurred out of wedlock, compared to almost one-third of Hispanic first births and one-fifth of white first births. Of the 9.7 million single-parent households in the United States, only 1.4 million are headed by single fathers.

### Summary

Demographic trends affect American society like tidal waves, and people in government, business, education, and social services who ignore these trends do so at their own peril. Broad trends, like the progress of the Baby Boomers through the life cycle, changes in household structure, regional changes in population distribution, and the changing globalization of society, have impacts which cannot be ignored. Even though the United States Census Bureau takes its official enumeration every ten years on the first day of April, do not be "fooled" by the impacts of the census results.



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